

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: MINNIS, JAMES A.  
MINNIS, HELEN M.

§ Case No. 09-22335  
§  
§  
§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$1,500.00  
(without deducting any secured claims)

Assets Exempt: \$320,359.03

Total Distribution to Claimants: \$94,713.00

Claims Discharged  
Without Payment: \$5,767.50

Total Expenses of Administration: \$12,614.07

3) Total gross receipts of \$ 107,327.07 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$107,327.07 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$237,000.00	\$117,778.64	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	12,614.07	12,614.07	12,614.07
PRIOR CHAPTER ADMIN. FFES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	0.00	100,480.50	100,480.50	94,713.00
<b>TOTAL DISBURSEMENTS</b>	<b>\$237,000.00</b>	<b>\$230,873.21</b>	<b>\$113,094.57</b>	<b>\$107,327.07</b>

4) This case was originally filed under Chapter 7 on June 19, 2009.  
The case was pending for 28 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/15/2011 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 —GROSS RECEIPTS**

<b>DESCRIPTION</b>	<b>UNIFORM TRAN. CODE<sup>1</sup></b>	<b>\$ AMOUNT RECEIVED</b>
Independent Order of Foresters insurance-schedu	1129-000	53,443.04
Independent Order of Foresters-schedul	1129-000	53,819.67
Interest Income	1270-000	64.36
<b>TOTAL GROSS RECEIPTS</b>		<b>\$107,327.07</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 —FUNDS PAID TO DEBTOR & THIRD PARTIES**

<b>PAYEE</b>	<b>DESCRIPTION</b>	<b>UNIFORM TRAN. CODE</b>	<b>\$ AMOUNT PAID</b>
	None		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 —SECURED CLAIMS**

<b>CLAIM NO.</b>	<b>CLAIMANT</b>	<b>UNIFORM TRAN. CODE</b>	<b>CLAIMS SCHEDULED (from Form 6D)</b>	<b>CLAIMS ASSERTED</b>	<b>CLAIMS ALLOWED</b>	<b>CLAIMS PAID</b>
1	Earthmover Credit Union	4110-000	N/A	14,778.64	0.00	0.00
2S	Chase Equipment Leasing, Inc.	4110-000	N/A	103,000.00	0.00	0.00
NOTFILED	Earthmover Credit Union	4110-000	17,000.00	N/A	N/A	0.00
NOTFILED	Chase Bank @ Crowley & Lanb PC	4110-000	220,000.00	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$237,000.00</b>	<b>\$117,778.64</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	8,616.07	8,616.07	8,616.07
MICHAEL G. BERLAND	2200-000	N/A	80.00	80.00	80.00
US Treasury-IRS	2810-000	N/A	3,029.00	3,029.00	3,029.00
Gloria Longest	3410-000	N/A	500.00	500.00	500.00
Builders Heating & Cooling	2990-000	N/A	389.00	389.00	389.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	12,614.07	12,614.07	12,614.07

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2U	Chase Equipment Leasing, Inc.	7100-000	N/A	39,520.74	39,520.74	37,252.28
3	JPMorgan Chase Bank, N.A.	7100-000	N/A	60,959.76	60,959.76	57,460.72
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			0.00	100,480.50	100,480.50	94,713.00

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Page: 1

Case Number: 09-22335

Case Name: MINNIS, JAMES A.  
 MINNIS, HELEN M.

Period Ending: 11/15/11

Trustee: (520196) MICHAEL G. BERLAND

Filed (f) or Converted (c): 06/19/09 (f)

§341(a) Meeting Date: 08/17/09

Claims Bar Date: 12/31/09

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	6 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	14 Shore Court, Oswego, Illinois-scheduled	150,000.00	0.00		0.00	FA
2	7 N. Jessie, Joliet-scheduled The Trustee determined there was not sufficient equity to sell this property	145,000.00	0.00		0.00	0.00
3	Money market Earthmovers-scheduled	4,192.78	0.00		0.00	FA
4	Savings Earthmvoers-scheduled	3,062.36	0.00		0.00	FA
5	Earthmovers-scheduled Husband's pension money.	16,518.03	0.00		0.00	FA
6	Debtor's savings-scheduled	25.51	0.00		0.00	FA
7	Earthmovers-money market-scheduled Deposit of pension checks	3,086.63	0.00		0.00	FA
8	Household goods-scheduled	1,500.00	0.00		0.00	FA
9	Independent Order of Foresters insurance-schedu	55,000.00	Unknown		53,443.04	FA
10	Independent Order of Foresters-schedul	55,000.00	Unknown		53,819.67	FA
11	Morgan Stanley retirement-scheduled	44,301.00	0.00		0.00	FA
12	Morgan Strley IRA-secheduled	63,426.00	0.00		0.00	FA
13	Bell labs pensionscheduled	949.96	0.00		0.00	FA
14	Caterpillar pension-scheduled	997.76	0.00		0.00	FA
15	Morgan Stanley retirement-scheduled	175,049.00	0.00		0.00	FA
16	Potential cause of action JP Morgan Chase-sched	Unknown	0.00		0.00	0.00
17	Cause of action John Ruddy-scheduled	Unknown	0.00	DA	0.00	FA
18	2002 Ford Excursion-scheduled	5,000.00	0.00		0.00	FA
19	1996 ford pick up-scheduled	2,000.00	0.00		0.00	FA
20	1973 Ford Mustang-scheduled	500.00	0.00	DA	0.00	FA
21	1973 Ford Maverick-scheduled	250.00	0.00		0.00	FA
22	1999 trailer-scheduled	1,000.00	0.00	DA	0.00	FA
23	Tools and equipment-scheduled	1,500.00	0.00		0.00	FA
Int	INTEREST (u)	Unknown	N/A		64.36	Unknown

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Case Number: 09-22335

Trustee: (520196) MICHAEL G. BERLAND

Case Name: MINNIS, JAMES A.

Filed (f) or Converted (c): 06/19/09 (f)

MINNIS, HELEN M.

§341(a) Meeting Date: 08/17/09

Period Ending: 11/15/11

Claims Bar Date: 12/31/09

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 <u>Property Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
24 Assets <b>Totals (Excluding unknown values)</b>		<b>\$728,359.03</b>	<b>\$0.00</b>	<b>\$107,327.07</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

The Trustee hired special counsel to prosecute certain appeals, but the appeals were unsuccessful. The Trustee determined that certain real estate could not be sold after employing a broker. The Trustee liquidated certain insurance policies and filed tax returns.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-22335

Case Name: MINNIS, JAMES A.  
MINNIS, HELEN M.

Taxpayer ID #: \*\*-\*\*5944

Period Ending: 11/15/11

Trustee: MICHAEL G. BERLAND (520196)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*-\*\*\*\*\*79-65 - Money Market Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
01/14/10	{9}	Foresters	Payment from insurance policy	1129-000	53,443.04		53,443.04
01/14/10	{10}	Foesters	Payment from liquidation of insurance policy	1129-000	53,819.67		107,262.71
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.60		107,264.31
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.08		107,268.39
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	4.81		107,273.20
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.72		107,273.92
04/06/10		Wire out to BNYM account 9200*****7965	Wire out to BNYM account 9200*****7965	9999-000	-107,273.92		0.00

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	-107,273.92	0.00	
Subtotal	107,273.92	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$107,273.92	\$0.00	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-22335

Trustee: MICHAEL G. BERLAND (520196)

Case Name: MINNIS, JAMES A.

Bank Name: JPMORGAN CHASE BANK, N.A.

MINNIS, HELEN M.

Account: \*\*\*-\*\*\*\*\*79-66 - Checking Account

Taxpayer ID #: \*\*-\*\*\*5944

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/15/11

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
(No Transactions on File for this Period)							
			ACCOUNT TOTALS		0.00	0.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-22335

Trustee: MICHAEL G. BERLAND (520196)

Case Name: MINNIS, JAMES A.

Bank Name: The Bank of New York Mellon

MINNIS, HELEN M.

Account: 9200-\*\*\*\*\*79-65 - Money Market Account

Taxpayer ID #: \*\*-\*\*5944

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/15/11

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****7965	Wire in from JPMorgan Chase Bank, N.A. account *****7965	9999-000	107,273.92		107,273.92
04/08/10	11001	Gloria Longest	Payment of accountant for preparation of tax returns per court order Stopped on 04/08/10	3410-000		500.00	106,773.92
04/08/10	11001	Gloria Longest	Payment of accountant for preparation of tax returns per court order Stopped: check issued on 04/08/10	3410-000		-500.00	107,273.92
04/08/10	11002	US Treasury-IRS	Payment of federal tax due on tax return	2810-000		3,029.00	104,244.92
04/21/10	11003	Gloria Longest	Preparation of tax returns per court order	3410-000		500.00	103,744.92
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	5.03		103,749.95
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	6.17		103,756.12
06/17/10	11004	Builders Heating & Cooling	Payment for emergency gas repair per court order	2990-000		389.00	103,367.12
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	5.96		103,373.08
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	6.15		103,379.23
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	6.14		103,385.37
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.54		103,387.91
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,390.54
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.54		103,393.08
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,395.71
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,398.34
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.37		103,400.71
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,403.34
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.54		103,405.88
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0300%	1270-000	2.63		103,408.51
06/21/11	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.56		103,409.07
06/21/11		To Account #9200*****7966	Transfer for purpose of final distribution	9999-000		103,409.07	0.00

ACCOUNT TOTALS	107,327.07	107,327.07	\$0.00
Less: Bank Transfers	107,273.92	103,409.07	
Subtotal	53.15	3,918.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$53.15	\$3,918.00	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-22335

Trustee: MICHAEL G. BERLAND (520196)

Case Name: MINNIS, JAMES A.

Bank Name: The Bank of New York Mellon

MINNIS, HELEN M.

Account: 9200-\*\*\*\*\*79-66 - Checking Account

Taxpayer ID #: \*\*-\*\*5944

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/15/11

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
06/21/11		From Account #9200*****7965	Transfer for purpose of final distribution	9999-000	103,409.07		103,409.07
06/28/11	10101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$80.00, Trustee Expenses; Reference:	2200-000		80.00	103,329.07
06/28/11	10102	MICHAEL G. BERLAND	Dividend paid 100.00% on \$8,616.07, Trustee Compensation; Reference:	2100-000		8,616.07	94,713.00
06/28/11	10103	Chase Equipment Leasing, Inc.	Dividend paid 94.26% on \$39,520.74; Claim# 2U; Filed: \$39,520.74; Reference:	7100-000		37,252.28	57,460.72
06/28/11	10104	JPMorgan Chase Bank, N.A.	Dividend paid 94.26% on \$60,959.76; Claim# 3; Filed: \$60,959.76; Reference:	7100-000		57,460.72	0.00

ACCOUNT TOTALS	103,409.07	103,409.07	\$0.00
Less: Bank Transfers	103,409.07	0.00	
Subtotal	0.00	103,409.07	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$103,409.07	

Net Receipts :	107,327.07
Net Estate :	\$107,327.07

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-*****79-65	107,273.92	0.00	0.00
Checking # ***-*****79-66	0.00	0.00	0.00
MMA # 9200-*****79-65	53.15	3,918.00	0.00
Checking # 9200-*****79-66	0.00	103,409.07	0.00
	<b>\$107,327.07</b>	<b>\$107,327.07</b>	<b>\$0.00</b>